

Form 23
(10/05)

CHAPTER 7 INDIVIDUAL DEBTORS: THIS FORM MUST BE COMPLETED AND FILED WITH THE UNITED STATES BANKRUPTCY COURT WITHIN 45 DAYS AFTER THE FIRST DATE SET FOR THE §341 MEETING OF CREDITORS [INTERIM RULE 1007(b)(7) & (c)]. ATTACH TO THIS FORM ANY CERTIFICATE OR PROOF, IF ANY, PROVIDED BY THE APPROVED VENDOR THAT FURNISHED THE COURSE. FAILURE TO FILE THIS FORM AND ATTACHED PROOF WILL RESULT IN YOUR CASE BEING CLOSED WITHOUT ISSUANCE OF A DISCHARGE.

CHAPTER 13 DEBTORS: THIS FORM MUST BE COMPLETED AND FILED WITH THE UNITED STATES BANKRUPTCY COURT NO LATER THAN THE LAST PAYMENT MADE BY YOU AS REQUIRED BY YOUR PLAN OR AT THE TIME OF A §1328(b) MOTION FOR A HARDSHIP DISCHARGE [INTERIM RULE 1007(b)(7) & (c)]. ATTACH TO THIS FORM ANY CERTIFICATE OR PROOF, IF ANY, PROVIDED BY THE APPROVED VENDOR THAT FURNISHED THE COURSE. FAILURE TO FILE THIS FORM AND ATTACHED PROOF WILL RESULT IN YOUR CASE BEING CLOSED WITHOUT ISSUANCE OF A DISCHARGE.

United States Bankruptcy Court

_____ District of _____

In re _____, Case No. _____
Debtor
Chapter _____

DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

[Complete one of the following statements.]

☐ I/We, _____, the debtor(s) in the above-
(Printed Name(s) of Debtor and Joint Debtor, if any)
styled case hereby certify that on _____ I/we completed an instructional course in
(Date)
personal financial management provided by _____, an approved
(Name of Provider)
personal financial management instruction provider. If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

☐ I/We, _____, the debtor(s) in the above-
(Printed Name(s) of Debtor and Joint Debtor, if any)
styled case hereby certify that no personal financial management course is required because:

[Check appropriate box.]

- ☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h);
☐ I am/We are on active military duty in a military combat zone; or
☐ I/We reside in a district in which the United States Trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date: _____

Signature of Joint Debtor: _____

Date: _____